

Information to identify the case:

Debtor 1	Gregory E Platt	Social Security number or ITIN	xxx-xx-1619
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Jane E Platt	Social Security number or ITIN	xxx-xx-6680
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 11-36730-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory E Platt

Jane E Platt
fka Jane E Toole

9/22/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gregory E Platt
 Jane E Platt
 Debtors

Case No. 11-36730-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 55

Date Rcvd: Sep 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2016.

db/jdb
 cr +Gregory E Platt, Jane E Platt, 374 E Millstream Rd, Cream Ridge, NJ 08514-2408
 +Freedom Mortgage Corporation, c/o LaonCare, a Division of FNF Servicing, 3637 Sentara Way,
 Suite 303, Virginia Beach, VA 23452-4262
 cr +Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933
 512350586 +ACB Receivables Mngmt, Re: Freehold Area Radiology, 19 Main Street,
 Asbury Park, NJ 07712-7012
 512350588 ++ASPEN NATIONAL COLLECTIONS, PO BOX 10689, BROOKSVILLE FL 34603-0689
 (address filed with court: Aspen National Collection, Re: Vacation Village Berkshire,
 18110 Powell Rd, Brooksville, FL 34604)
 512350589 +Bankcard Center, PO Box 29450, Honolulu, HI 96820-1850
 512350597 +Creditors Interchange, Re: Barclays, PO Box 1335, Buffalo, NY 14240-1335
 512350600 +First Hawaiian Bank, PO Box 1959, Honolulu, HI 96805-1959
 512566510 +First Hawaiian Bank, P.O. Box 4070, Honolulu, HI 96812-4070
 512350602 +Freedom Mortgage, PO Box 8068, Virginia Beach, VA 23450-8068
 512387581 +Freedom Mortgage Corporation, c/o LoanCare a Division of FNF Servicing,
 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
 512350605 +Global Credit & Collection, Re: Capital One, 300 International Drive, PMB #10015,
 Williamsville, NY 14221-5783
 512350610 +Kentwood Law Group, Re: CACH; WaMu; Chase, 5050 Palo Verde Street, Suite 113,
 Montclair, CA 91763-2333
 512350611 +Lyons Doughty & Veldhuis, Re: Main Street Acq.; DC 23212-10, 1288 Rt. 73, Suite 310,
 PO Box 1269, Mount Laurel, NJ 08054-7269
 512350612 +++MORGAN & ASSOC, RE: WOMAN WITHIN, 2601 NW EXPRESSWAY STE 205E,
 OKLAHOMA CITY OK 73112-7211
 (address filed with court: Morgan & Assoc, Re: Woman Within, 2601 NW Expressway,
 Suite 205 East, Oklahoma City, OK 73112)
 512449903 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 514994496 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 512350613 +Nations Recovery Ctr, Re: WFNMB, 6491 Peachtree Industrial Blvd, Atlanta, GA 30360-2100
 512350616 +Ross Gelfand, Esq., Re: Main Street Acq., 1265 Minhinette Drive, Suite 150,
 Roswell, GA 30075-3656
 512350617 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 512448643 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
 512350618 +Sunrise Credit Services, Re: Avon, 260 Airport Plaza, Farmingdale, NY 11735-3946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 22 2016 23:14:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 22 2016 23:14:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512350587 +E-mail/Text: ed.doyle@accountcontrolsystems.com Sep 22 2016 23:15:07
 Account Control Systems, Re: Seventh Avenue, 148 Veterans Drive, Suite D,
 Northvale, NJ 07647-2311
 512466422 +EDI: OPHSUBSID.COM Sep 22 2016 22:58:00 BACK BOWL I LLC, SERIES B,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512350590 +EDI: TSYS2.COM Sep 22 2016 22:58:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 512429545 +EDI: OPHSUBSID.COM Sep 22 2016 22:58:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512350593 EDI: CAPITALONE.COM Sep 22 2016 22:58:00 Capital One Services, 15000 Capital One Drive,
 Richmond, VA 23238
 512350592 +EDI: CAPITALONE.COM Sep 22 2016 22:58:00 Capital One, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 512350591 +EDI: CAPITALONE.COM Sep 22 2016 22:58:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 512499251 EDI: CAPITALONE.COM Sep 22 2016 22:58:00 Capital One Bank (USA), N.A.,
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 512350594 +EDI: CHASE.COM Sep 22 2016 22:58:00 Cardmember Service, Re: Chase, PO Box 15153,
 Wilmington, DE 19886-5153
 512350596 +EDI: CHASE.COM Sep 22 2016 22:58:00 Chase Bank USA, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 512350598 +EDI: WFNMB.COM Sep 22 2016 22:58:00 Dress Barn, PO Box 659704,
 San Antonio, TX 78265-9704
 512350599 +E-mail/Text: bknotice@ercollections.com Sep 22 2016 23:14:15 Enhanced Recovery Corp,
 Re: Alliance Data Systems; Roamans, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 512350601 +E-mail/Text: fggbanko@fgny.com Sep 22 2016 23:13:34 Forster & Garbus,
 Re: Capital One; DC 1224-11, 7 Banta Place, Hackensack, NJ 07601-5604
 512350604 +EDI: RMSC.COM Sep 22 2016 22:58:00 GEMB/Lowes, PO Box 981400, El Paso, TX 79998-1400
 512350607 +EDI: HFC.COM Sep 22 2016 22:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 55

Date Rcvd: Sep 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512350608 +EDI: HFC.COM Sep 22 2016 22:58:00 HSBC Card Services, PO Box 80084,
Salinas, CA 93912-0084
512350606 EDI: CITICORP.COM Sep 22 2016 22:58:00 Home Depot/Citibank, PO Box 6003,
Hagerstown, MD 21747
512350609 +EDI: TSYS2.COM Sep 22 2016 22:58:00 Juniper, 1007 North Orange St,
Wilmington, DE 19801-1242
512572253 EDI: BL-CREDIGY.COM Sep 22 2016 22:58:00 Main Street Acquisitions Corp assignee of HSBC,
CARD SERVICES (III) INC, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513858673 +EDI: AIS.COM Sep 22 2016 22:58:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513858672 EDI: AIS.COM Sep 22 2016 22:58:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
512350614 +E-mail/Text: egssupportservices@egscorp.com Sep 22 2016 23:14:21 NCO Financial Systems,
Re: Capital One, 507 Prudential Road, Horsham, PA 19044-2308
512480447 EDI: PRA.COM Sep 22 2016 22:58:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541
512514704 EDI: PRA.COM Sep 22 2016 22:58:00 Portfolio Recovery Associates, LLC, c/o Wamu,
POB 41067, Norfolk VA 23541
512350615 +EDI: WFNNB.COM Sep 22 2016 22:58:00 Roaman's, PO Box 659728, San Antonio, TX 78265-9728
512563933 EDI: VERIZONEAST.COM Sep 22 2016 22:58:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
512350619 EDI: VERIZONCOMB.COM Sep 22 2016 22:58:00 Verizon NJ, PO Box 165018, Columbus, OH 43216
512564093 +EDI: VERIZONWIRE.COM Sep 22 2016 22:58:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397
512350620 +EDI: WFNNB.COM Sep 22 2016 22:58:00 WFNNB/Dress Barn, PO Box 659705,
San Antonio, TX 78265-9705
512350621 +EDI: WFNNB.COM Sep 22 2016 22:58:00 WFNNB/Woman Within, PO Box 659705,
San Antonio, TX 78265-9705
512378216 EDI: Q3G.COM Sep 22 2016 22:58:00 World Financial Network National Bank,
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Midland Credit Management, Inc.
513859818* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513859817* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
512350595 ##+CBE Group, Re: Citibank; Home Depot, PO Box 2695, Waterloo, IA 50704-2695
512350603 ##+Frontline Asset Strategies, Re: HSBC, 1935 West County Rd B2, Suite 425,
Roseville, MN 55113-2797

TOTALS: 1, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 55

Date Rcvd: Sep 22, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Zimnis on behalf of Joint Debtor Jane E Platt njbankruptcylaw@aol.com.
John Zimnis on behalf of Debtor Gregory E Platt njbankruptcylaw@aol.com.
Robert P. Saltzman on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org
TOTAL: 6